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United Security Assurance*



Home Health Care – Levels of Care

Home health care provides a wide range of health care services that can be given in your home for an illness or injury. Home health care is usually less expensive, more convenient, and just as effective as care you get in a hospital or skilled nursing facility (SNF). Home health agencies offer a variety of care levels and time schedules to fit the need of clients from minimal 4-hour bath visits to help/supervise with bathing and dressing, to 24-hour assistance and monitoring. With the assistance of the patient's physician(s), a plan of care is developed to get the right care for the patient/client.

Skilled home health services include:

- Wound care for pressure sores or a surgical wound
- Physical therapy or occupational therapy, speech therapy (These services are covered only when the services are specific, safe, and an effective treatment for your condition. The amount, frequency, and time period of the services needs to be reasonable, and they need to be complex or only qualified therapists can do them safely and effectively)
- Patient and caregiver education
- Intravenous or nutrition therapy
- Injections
- Monitoring serious illness and unstable health status



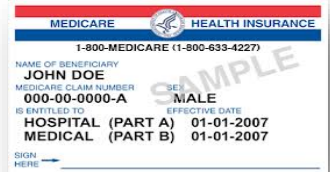
Home health services are provided by **licensed medical professionals**, and can include physicians, physician’s assistants (PA), nurses, physical and occupational therapists, and some specialty home health aides who work under the direction of a physician.

Non-medical paraprofessionals include home health aides, personal care attendants, homemakers, and companions.

- **Home health aides** provide hands-on care and assistance with activities of daily living, or ADLs (bathing, dressing, feeding, toileting, grooming, oral care, walking or using a wheelchair), but also can help with cooking, shopping, and laundry.
- **Homemakers or companions** provide services known as instrumental activities of daily living, or IADLs (housekeeping, laundry, change linens, general shopping, transportation, meal preparations, managing money, and medication management). People with Alzheimer’s will often use a companion to assist them.

Medicare Part A and/or Part B **will cover** part-time or intermittent skilled nursing care, part-time or intermittent home health aide care, physical therapy, occupational therapy, speech-language pathology services, and medical social services.

Medicare **will not** cover 24-hour-a-day care at home, meals delivered to your home, custodial or personal care (help bathing, dressing, and using the bathroom) when this is the only care needed, or homemaker services. Rates and services provided vary from state to state.



The following website was sourced and referenced for this article:

<https://www.seniorliving.org/lifestyles/home-care/>

<https://www.medicare.gov/what-medicare-covers/home-health-care/home-health-care-what-is-it-what-to-expect.html>

<https://www.medicare.gov/coverage/home-health-services.html>



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